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the document slot and in communication with the processor, and an imaging device for capturing an image of the check and affixed to the housing at the document slot and in communication with the processor, wherein the processor is programmed to process multiple payment types including processing a checking account transaction when the check is placed in the document slot, the method comprising:

capturing an image of the check at the payment terminal;

sending a check transaction to a host;

accessing a set of image rules at the host;

determining an image status of the transaction based on the set of image rules, the image status being determined as required when dictated by estimated transaction risk; and

immediately requesting the transferring of the image from the payment terminal to the host when the image status is required, otherwise, allowing the payment terminal to transfer the image to the host, if at all, when the payment terminal is idle.

Allowable Subject Matter

3. Claim 12 is allowed.

4. The following is an examiner's statement of reasons for allowance:

The prior art of record (mainly Funk) teaches that the image of the check is sent electronically to a checkless transaction system 206 immediately (see col 3, lines 56-60). However, the prior art of record fails to teach that there is a determination of the image status based on image rules, which dictates when the image will be sent